

DISTRESSED HOMEOWNERS

HAVING PROBLEMS PAYING YOUR MORTGAGE?

THE HOUSING OPPORTUNITIES COLLABORATIVE;
IN COLLABORATION WITH:



AND THE LEGAL AID SOCIETY OF SAN DIEGO,
PRO BONO PROGRAM, INVITE YOU TO ATTEND A

FREE HOME CLINIC

The HOME Clinic is a community service program of the Housing Opportunities Collaborative (HOC), a coalition of nonprofit organizations and agencies in the San Diego region.

The HOME Clinic will enable you to access existing resources and services pertinent to you as a tenant, on how to become a homeowner, or if you have difficulties in making monthly mortgage payments. This Clinic will pool attorneys, real estate and mortgage industry professionals, housing counseling agencies, fair housing agencies, and other public agencies into one location to give you a one-stop shop of counseling resources. It will connect you to resources, legal assistance, consumer protection assistance, credit counseling, fair housing counseling, and to other agencies that can help you. Local attorneys who have landlord/tenant, real estate, lending and mortgage industry experience, as well as bankruptcy and family law attorneys will give services. You will also consult with staff members of local HUD approved housing counseling and credit counseling agencies. You will get a review of your lease/rental agreement, mortgage/lending/escrow documents and you will be referred to local law enforcement or to local attorneys who may give resolution to your problems. Also, educational sessions on credit management, tenant rights, mortgage loans, bankruptcy and consumer protection will also be provided. Family members are welcome.

HOMEOWNERS: IF YOU NEED IMMEDIATE ASSISTANCE, CALL 888-995-HOPE

Date: Saturday, January 30, 2010

Time: 10:00 am to 2:00 pm

Location:
Ramona Senior Center
434 Aqua Lane
Ramona, CA 92065

Cost: FREE

Registration Required: Please
send email with name, address, and
telephone number to,
HOMEclinic@housingcollaborative.org,

or call (619)283-2200 or 800-HOC-0503
to be scheduled in a session.
(There are limited individual
sessions with attorneys.)

To find out more about HOC,
please visit
www.housingcollaborative.org

"Housing For All"

